

Practitioner's Docket No. 2815

**PATENT**

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**COMBINED DECLARATION AND POWER OF ATTORNEY**

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL,  
CONTINUATION, OR C-I-P)

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As a below named inventor, I hereby declare that:

**TYPE OF DECLARATION**

This declaration is for an original application.

**INVENTORSHIP IDENTIFICATION**

My residence, post office address and citizenship are as stated below, next to my name. I believe that I am the original, first and sole inventor (*if only one name is listed below*) or an original, first and joint inventor (*if plural names are listed below*) of the subject matter that is claimed, and for which a patent is sought on the invention entitled:

**TITLE OF INVENTION**

SYSTEM AND METHOD FOR ANALYZING AND ORIGINATING A CONTRACTUAL OPTION  
ARRANGEMENT FOR A BANK DEPOSITS LIABILITIES BASE

**SPECIFICATION IDENTIFICATION**

The specification was filed on September 27, 1999, as Serial No. 09/406,214.

**ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR**

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information, which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56.

**POWER OF ATTORNEY**

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

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 Registration No. 26,801  
 Registration No. 26,692  
 Registration No. 28,020  
 Registration No. 32,319  
 Registration No. 32,996  
 Registration No. 34,092  
 Registration No. 36,881  
 Registration No. 37,252  
 Registration No. 35,150  
 Registration No. 40,004  
 Registration No. 41,934  
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**DECLARATION**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**SIGNATURE(S)**

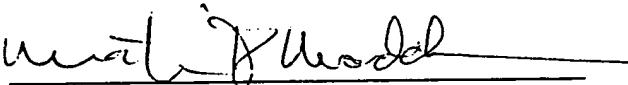
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Inventor's signature

Date 11-15-99

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